

Study: Half of Americans Plan to Spend More on Summer Travel Despite Rising Costs

BestMoney's new research finds 81% of Americans say travel is pricier than a few years ago, and 53% say summer trip planning feels financially stressful.

NEW YORK, NY, UNITED STATES, June 3, 2026 /EINPresswire.com/ -- Americans are preparing to spend more on summer travel this year despite growing financial pressure and rising vacation costs, according to a [new study from BestMoney](#).

The survey of 1,000 U.S. adults found that 50% of Americans expect their summer travel budget to be higher than last year, even as 81% say inflation has made vacations more expensive and 53% describe travel planning as financially stressful.

The findings suggest that while Americans still strongly value vacations for mental health, relaxation, and connection, many are increasingly relying on credit cards, side income, overtime work, and budget trade-offs to afford summer trips.

Rather than canceling travel altogether, many households are shortening trips, choosing cheaper accommodations, driving instead of flying, and entering the summer season without a firm spending limit.

Key Takeaways

- 50% say their summer travel budget is higher this year than last year
- 81% say travel feels more expensive than it did a few years ago
- 53% say planning a summer trip feels financially stressful
- 57% are entering the summer travel season without a firm budget ceiling
- 38% are cutting everyday spending to afford travel



A new BestMoney study reveals 50% of Americans are spending more on summer travel, while more than a third are cutting everyday costs or using credit cards, and 25% are working extra hours to afford trips.

- 37% plan to use credit cards to pay for summer travel
- 25% worked extra hours or overtime to help fund vacations
- 22% say they do not expect to travel this summer
- 35% of baby boomers say they are skipping summer travel entirely, compared to just 13% of Gen Z
- 39% say it has become harder to fully unplug from work while on vacation

Americans Still Prioritize Travel Despite Rising Costs

The study found that vacations remain emotionally important for many Americans, even as affordability concerns continue rising.

- 76% say vacations are important for their mental health
- 76% say travel helps them feel balanced or recharged
- 67% prioritize vacations and experiences over material purchases
- 63% say vacations are worth making financial sacrifices for

At the same time, many Americans are changing their travel habits to manage rising costs.

The most common adjustments include:

- 35% are booking cheaper accommodations
- 32% are taking shorter trips
- 30% are choosing destinations within driving distance
- 29% are selecting less expensive destinations
- 24% are staying with friends or family
- 20% are traveling during the off-season

Only 12% said rising costs have not affected their travel plans at all.

Younger Americans Are Adapting the Most

The study revealed significant generational differences in how Americans are approaching summer travel.

Gen Z travelers were the least likely generation to skip travel entirely, with only 13% saying they do not plan to travel this summer. By comparison, 35% of baby boomers said they are not planning a trip.

Younger travelers were also more likely to modify their plans due to financial pressure.

- 44% of Gen Z plan to book cheaper accommodations
- 32% of Gen Z selected more affordable destinations

- 36% worked extra hours or overtime to afford travel
- 23% took on additional work or side jobs

The findings suggest younger Americans remain highly motivated to travel, even as they face rising costs and tighter budgets.

Credit Cards and Flexible Financing Are Becoming More Common

While personal savings remain the most common way Americans plan to pay for summer travel, many are supplementing with credit and alternative financing tools.

- 55% plan to use personal savings
- 37% plan to use credit cards
- 30% expect to rely on current paychecks or income
- 18% plan to use side hustle income
- 16% plan to use travel rewards or points
- 9% expect to use buy now, pay later services

At the same time, many travelers already anticipate overspending.

- 32% expect to stay within their budget
- 32% say they will likely exceed it
- 25% have only a loose spending limit
- 12% have no budget at all

In total, 57% are entering the summer travel season without a firm budget ceiling.

Vacation Time Is Becoming Harder to Disconnect From Work

The study also found that work-related pressure increasingly follows Americans onto vacation.

- 39% say it is harder to fully unplug while traveling
- 9% expect to work frequently during their vacation
- 13% of millennials expect to work regularly while traveling
- Gen Z respondents were the most likely to say they feel pressure to work more to afford travel

The findings suggest many Americans are struggling to fully separate leisure time from financial and workplace stress.

Americans Are Making More Financial Sacrifices to Travel

To afford vacations, many Americans reported making changes to their everyday financial habits over the past year.

- 38% reduced everyday spending to afford travel
- 25% worked extra hours or overtime
- 17% reduced contributions to savings
- 17% took on additional work or side jobs
- 17% postponed major purchases or home upgrades
- 9% used emergency funds to help cover travel expenses

While travel remains a major priority, the research shows Americans are becoming increasingly strategic about how they make vacations financially possible.

About

[BestMoney](#) helps consumers make smarter financial decisions by comparing loans, credit cards, insurance, and other financial products. Through transparent insights and consumer research, BestMoney empowers users to better manage their finances and plan for major expenses, including travel and vacations.

View the full study here:

<https://www.bestmoney.com/financial-advisor/learn-more/summer-travel-vacation-cost-trends>

Taylor Jay
Resolve Marketing
pr@growresolve.com

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